

Progress and Control

Established in 1865, this bank has enjoyed an uninterrupted existence of more than forty-five years, during which period it has been a prime factor in the steady growth of Richmond. Its record of faithful service is evidence that its affairs are conducted in such a manner as to merit and hold the confidence and loyalty of its customers. To-day we carefully guard every interest of our depositors and render the best possible service in every branch of banking.

Your account will be appreciated.

First National Bank
of Richmond, Va.
No. 1104 East Main Street.

BROAD STREET BANK

303 EAST BROAD STREET.

Temporary location during construction of new banking house.

Capital	\$200,000
Surplus and undivided Profits	\$110,000

W. M. Habliston, Pres.; J. W. Rothert, Vice-Pres.; Jno. G. Walker, 2d Vice-Pres.; Andrew M. Glover, Cashier.

PERSONAL AND BUSINESS ACCOUNTS SOLICITED.

With assets of over \$1,700,000, every inducement consistent with good banking is offered to its customers. 3 per cent. allowed in Savings Department. Bank is open till 8 o'clock Saturday evenings.

You are not too small for us nor
too large for you.

Commonwealth Bank

Capital, - \$1,200,000
Surplus, - \$ 600,000
Accounts solicited

Ninth and Main Street

and for the purpose of readjusting world rates, will probably take up the question of the canal, and Colonel Goethals declared it imperative that they at that time have information as to the charges to be made by the government.

Will Condemn Land.
[Special to The Times-Dispatch.]
Lynchburg, Va., February 12.—The city has instituted condemnation proceedings to secure a small plot of land necessary to open Kemper Street to the proposed new South Main bridge.

The railway will shortly begin similar proceedings to condemn a part of the same land for the station site. The station is to cost more than \$50,000, and will be fully two miles from the present union station.

Body Taken to Lynchburg.
[Special to The Times-Dispatch.]
Lynchburg, Va., February 12.—The remains of Dennis J. Kelly, who died in the Memorial Hospital at Richmond from injuries received Friday night in an accident on a bridge near Washington, were taken to Lynchburg this morning for interment.

Steamboats.

CRUISING	
VISITS TO Lisbon, Spain, Italy, Egypt, India, Ceylon, Straits Settlements, J. a. v. a, Philippines, China, Japan, Sandwich Islands and Overland	
'ROUND	Leave Richmond 7.50 A.M. Byrd St. Sta. 6.20 A.M. Byrd St. Sta. 5.42 A.M. Main St. Sta. 7.15 A.M. Byrd St. Sta. 8.40 A.M. Byrd St. Sta.
	Arrive Richmond 7.50 A.M. Byrd St. Sta. 11.25 A.M. Elba Station 11.35 A.M. Byrd St. Sta. 1.12 P.M. Main St. Sta. 2.45 P.M. Byrd St. Sta.

THE WORLD

American Tour, Inland Excursions, and side trips all over.

Optional tours of 17 days in India, 14 days in Japan.

Two Cruises will be made by the mag-

9.30 A.M. Main St. Sta.	7.25 P.M. Byrd St. Sta.
12.01 noon Byrd St. Sta.	7.51.0 P.M. Main St. Sta.
14.00 P.M. Byrd St. Sta.	7.10 P.M. Byrd St. Sta.
14.15 P.M. Elba Station	10.20 P.M. Byrd St. Sta.
6.15 P.M. Main St. Sta.	11.25 P.M. Main St. Sta.
8.20 P.M. Byrd St. Sta.	12.50 night Byrd St. Sta.

ACCOMMODATION TRAINS—WEEKDAYS.

Safely
Comfortably
Economically

...sufficient twin-screw
17,600 tons S. C. Cleve-
land, each lasting
40 days. First cruises
leaves New York
November 1, 1911.
Second leaves San
Francisco February

Leave Byrd St. Sta. 1.30 P. M. for Fredericksburg
Leave Elba Sta. 7.50 A. M., 6.30 P. M. for Ashland
Arrive Byrd St. Sta. 9.25 A. M. from Fredericksb'
Arrive Elba Sta. 6.30 A. M., 5.30 P. M. from Ashland

*Daily, †Weekdays, ‡Sundays only.
§ Daily except Monday.
All trains to or from Byrd Street Station

The Finest, Most Comprehensive Pleasure Cruise Ever Offered.
Cost, including all necessary expenses aboard and ashore, **\$650 & up**.
Other cruises to the West Indies, Panama Canal, etc.
Send for illustrated booklet.

HAMBURG-AMERICAN LINE
41-45 Broadway, New York,
OR LOCAL AGENT.

6:30 A. M.—Daily—Local for Charlotte, Durham and Raleigh. 10:45 A. M.—Daily—Limited for all points South. Drawing Room Buffet Sleeping Car to Memphis via Asheville and Chattanooga. 3:00 P. M.—Ex. Sun Local for Durham and intermediate stations. 6:00 P. M.—Ex. Sun—Keyville Local. 11: P. M.—Daily—Limited—For all points South.

Lv. Richmond foot of Ash St. daily 7:00 P. M.
 Leave Newport News.....5:00 A. M.
 Arrive Norfolk.....6:00 A. M.
 Connects with main line steamers leaving
 Norfolk for New York daily except Sunday.
 7:00 P. M. Connections also made by N. &
 W. Ry. 3 P. M. and C. & O. Ry. at 4 P. M.
 Night line steamers stop at Clarendon.
 Pullman ready 9:30 P. M.
YORK RIVER LINE.
 6:20 P. M.—Ex. Sun.—To West Pt., connect-
 ing for Baltimore Mon., Wed. and Fri. 6
 A. M.—Ex. Sun. and 2:15 P. M.—Mca., We
 and Fri.—Local to West Point.
TRAINS ARRIVE RICHMOND.
 From the South: 6:50 A. M., 8:00 P. M.

and receive passengers on signal.
VIRGINIA NAVIGATION CO.—James River by daylight for Norfolk, Old Point, Newport News and all James River landings. Steamer leaves Monday, Wednesday and Friday at 7:00 A. M. Freight received for all James River landings.
 Main Ticket Office, 512 E. Main Street.

AMERICA
WITHOUT CARE OR TROUBLE
BOWMAN
RD. VA.

TRAVEL WITH
"ASK MR. BOWEN"
708 East Main Street,
RICHMOND
EUROPE

Railroads.

Norfolk and Western Railway

ONLY ALL RAIL LINE TO NORFOLK

Schedule in Effect January 10, 1911.

Leave R.R.D. Street Station, High Street, FOR

Through from East—11:25 A. M., 6:45 P. M.
Local from West—5:30 A. M., 9:50 A. M., 1:12 P. M.
Through—7:00 A. M., 2:45 P. M.
James River Line—8:35 A. M., 6:15 P. M.

Norfolk Southern

NORFOLK: 9:00 A. M., 8:00 P. M., 8:10 P. M.
FOR LYNCHBURG AND THE WEST:
 9:15 A. M., 9:00 A. M., 7:00 P. M., 7:20 P. M.
 Arrive Richmond from Norfolk: 11:40 A. M., 8:30 P. M., 11:20 P. M. From the West:
 7:50 A. M., 4:20 P. M., 8:15 P. M., 8:05 P. M.

Norfolk Southern
 Lv. Norfolk: 8:25 and 11 A. M., 9 P. M. for Eastern Carolina and the South.
 Lv. Raleigh: 8:15 A. M., 3 and 7:15 P. M. for Eastern Carolina and Norfolk.
 Pullman Sleeping Cars between Norfolk and Raleigh.

M., 9:00 P. M.
 *Daily, aDaily, ex. Sunday, bSunday only.
 Pullman, Parlor and Sleeping Car, Cafe
 Dining Cars. C. H. BOSLEY,
 W. B. BEVILL, D. P. A., Richmond, Va.
 G. P. A., Roanoke, Va.

Atlantic Coast Line

EFFECTIVE JANUARY 9, 1911.

TRAINS LEAVE RICHMOND DAILY.

For Florida and South: 1:00 A. M., 8:15 A.
M. and 7:35 P. M. *10:50 P. M.
For Norfolk: 9:00 A. M., 3:00 P. M., 4:10
P. M.

SEABOARD AIR LINE.

Southbound trains scheduled to leave Rich-
mond daily: 9:10 A. M.—Local to Norfolkin-
ter; 1:30 P. M.—Sleepers and coaches, Atlan-
tic City, Washington, Baltimore, Philadel-
phia, New York, Boston, Savannah, Jacksonville,
Florida points. 8:12 P. M.—Florida Lin-
e, local, except Sunday. 11:35 P. M.—Slee-
pers and coaches, Savannah, Jacksonville, Fla.

For N. & V. Ry. West: 6:15 A. M., 9:00 A. M., 8:00 P. M. and 9:20 P. M.
For Petersburg: 1:00 A. M., 6:15 A. M., 8:15 A. M., 9:00 A. M., 12:10 P. M., 3:00 P. M., 4:10 P. M., 6:00 P. M., 7:35 P. M., 9:20 P. M., 11:45 P. M.
For Goldsboro and Fayetteville: 4:10 P. M. Trains arrive Richmond daily: 4:40 A. M. Schedule of electric trains to and from

8:10 A. M., 6:40 A. M., 7:05 A. M., 8:37 A. M.,
 *10:45 A. M., 11:40 A. M., *2:00 P. M., *3:15
 P. M., 6:05 P. M., 6:35 P. M., 8:00 P. M., 9:00
 P. M., 11:20 P. M.
 *Except Sunday. *Except Monday. *Sunday
 only.
 Time of arrival and departure and connec-
 tions not guaranteed.

C. S. CAMPBELL D. F. A. A SCOTTISH BARRISTER.